

IN THE CLAIMS

Please amend the claims as follows:

Claim 1 (Currently Amended): An auction system comprising:

a matchmaking section,

a section configured to input into the matchmaking section a plurality of potential borrowing requests each including a desired borrowing amount and a maximum allowable interest;

a section configured to input into the matchmaking section a plurality of potential lending offers each including a desired lending amount and a desired lending interest; and

[[a]] the matchmaking section configured to perform matching between the potential borrowing requests and the potential lending offers on the basis of the respective maximum allowable interests and desired lending interests and to make the desired lending amount of a potential lending offer extracted as a result of matching correspond to the desired borrowing amount of a potential borrowing request extracted as a result of matching.

Claim 2 (Currently Amended): An auction system comprising:

a borrowing intermediacy section configured to receive a plurality of potential borrowing request requests each including a desired borrowing amount and a maximum allowable interest;

a borrowing request storage section configured to register the plurality of potential borrowing request requests;

a lending intermediacy section configured to receive a plurality of potential lending offers each including a desired lending amount and a desired interest or a rule capable of calculating the desired interest;

a lending offer storage section configured to register the potential lending offers; and

a matchmaking section configured to select a set of successful bids in ascending order of the desired interests from the plurality of potential lending offers within a range not more than the maximum allowable interest until the desired borrowing amount of each of the plurality of potential borrowing requests is satisfied.

Claim 3 (Currently Amended): The system according to claim 2, further comprising:  
a background information storage section configured to store background information of the plurality of potential borrowing ~~request~~ requests; and

a section configured to allow entities of the potential lending offers to read the background information of the plurality of potential borrowing ~~request~~ requests.

Claim 4 (Currently Amended): The system according to claim 2, further comprising:  
a background information storage section configured to store the background information of the plurality of potential borrowing ~~request~~ requests; and

a risk calculation section configured to calculate a risk of the plurality of potential borrowing ~~request~~ requests from the background information.

Claim 5 (Currently Amended): The system according to claim 4, wherein the risk calculation section is configured to allow entities of the plurality of potential lending offers to designate a calculation condition.

Claim 6 (Currently Amended): The system according to claim 4, wherein the background information contains accounting information of an entity of each of the plurality of potential borrowing ~~request~~ requests, and the risk calculation section is configured to

calculate a default rate of the entity of each of the plurality of potential borrowing ~~request~~ requests on the basis of the accounting information.

Claim 7 (Currently Amended): The system according to claim 4, wherein each of the plurality of potential lending offers includes a maximum allowable risk, and the system further comprises a screening section configured to select a potential lending offer for which the risk calculated by the risk calculation section falls within a range of the maximum allowable risk from the plurality of potential lending offers.

Claim 8 (Original): The system according to claim 2, further comprising:  
a repayment totalizing section configured to calculate a total repayment amount for each repayment maturity of a single borrower; and  
a dividend calculation/totalizing section configured to calculate a total dividend amount formed from a total of interests and principals for each divided period of a single lender.

Claim 9 (Original): The system according to claim 1, further comprising:  
a repayment totalizing section configured to calculate a total repayment amount for each repayment maturity of a single borrower; and  
a dividend calculation/totalizing section configured to calculate a total dividend amount formed from a total of interests and principals for each divided period of a single lender.

Claim 10 (Currently Amended): The system according to claim 1, further comprising:

a background information storage section configured to store the background information of each of the plurality of potential borrowing ~~request~~ requests; and

a risk calculation section configured to calculate a risk of each of the plurality of potential borrowing ~~request~~ requests from the background information.

Claim 11 (Currently Amended): The system according to claim 10, wherein the risk calculation section is configured to allow entities of the plurality of potential lending offers to designate a calculation condition.

Claim 12 (Currently Amended): The system according to claim 10, wherein the background information contains accounting information of an entity of each of the plurality of potential borrowing ~~request~~ requests, and the risk calculation section is configured to calculate a default rate of the entity of the plurality of potential borrowing ~~request~~ requests on the basis of the accounting information.

Claim 13 (Currently Amended): The system according to claim 10, wherein each of the plurality of potential lending offers includes a maximum allowable risk, and the system further comprises a screening section configured to select a potential lending offer for which the risk calculated by the risk calculation section falls within a range of the maximum allowable risk from the plurality of potential lending offers.

Claim 14 (Currently Amended): An auction method for execution on a computer including a matchmaking section, the method comprising the steps of:

inputting into the matchmaking section a plurality of potential borrowing requests each including a desired borrowing amount and a maximum allowable interest;

inputting into the matchmaking section a plurality of potential lending offers each including a desired lending amount and a desired lending interest; and

the matchmaking section performing matching between the plurality of potential borrowing requests and the plurality of potential lending offers on the basis of the respective maximum allowable interests and desired lending interests and making the desired lending amount of a potential lending offer extracted as a result of matching correspond to the desired borrowing amount of a potential borrowing request extracted as a result of matching.

Claim 15 (Currently Amended): An auction method for execution on a computer, the method comprising the steps of:

receiving a plurality of potential borrowing ~~request~~ requests each including a desired borrowing amount and a maximum allowable interest;

registering the potential borrowing ~~request~~ requests;

receiving a plurality of potential lending offers each including a desired lending amount and a desired interest;

registering the plurality of potential lending offers;

extracting ~~[[a]]~~ potential lending ~~offer~~ offers for which the desired interest is not more than the maximum allowable interest from the plurality of potential lending offers; and

selecting a set of successful bids in ascending order of the desired interests from the extracted potential lending offers until the desired borrowing amount of each of the plurality of potential borrowing requests is satisfied.

Claim 16 (Currently Amended): The method according to claim 15, further comprising:

a step of storing background information of the plurality of potential borrowing ~~request~~ requests; and

a step of calculating a risk of each of the plurality of potential borrowing ~~request~~ requests from the background information.

Claim 17 (Currently Amended): The method according to claim 16, wherein the background information contains accounting information of an entity of each of the plurality of potential borrowing ~~request~~ requests, and the method further comprises a step of calculating a bankruptcy probability of the entity of each of the plurality of potential borrowing ~~request~~ requests on the basis of the accounting information.

Claim 18 (Currently Amended): The ~~method~~ system according to claim 13, wherein each of the plurality of potential lending offers includes a maximum allowable risk, and the method further comprises a step of selecting a potential lending offer for which the maximum allowable risk is not less than the risk from the plurality of potential lending offers.

Claim 19 (Currently Amended): The method according to claim 14, further comprising:

a step of storing background information of ~~each~~ the plurality of potential borrowing ~~request~~ requests; and

a step of calculating a risk of each of the plurality of potential borrowing ~~request~~ requests from the background information.

Claim 20 (Currently Amended): The method according to claim 19, wherein the background information contains accounting information of an entity of each of the plurality of

of potential borrowing ~~request~~ requests, and the method further comprises a step of calculating a bankruptcy probability of the entity of each of the plurality of potential borrowing ~~request~~ requests on the basis of the accounting information.

Claim 21 (Currently Amended): The method according to claim 19, wherein each of the plurality of potential lending offers includes a maximum allowable risk, and the method further comprises a step of selecting a potential lending offer for which the maximum allowable risk is not less than the risk from the plurality of potential lending offers.

Claim 22 (New): A computer readable medium storing computer program instructions which when executed by a computer programmed with the instructions causes the computer to perform the following steps:

receiving into a matchmaking section a plurality of potential borrowing requests each including a desired borrowing amount and a maximum allowable interest;

receiving into the matchmaking section a plurality of potential lending offers each including a desired lending amount and a desired lending interest; and

performing in the matchmaking section matching between the plurality of potential borrowing requests and the plurality of potential lending offers on the basis of the respective maximum allowable interests and desired lending interests and making the desired lending amount of a potential lending offer extracted as a result of matching corresponding to the desired borrowing amount of a potential borrowing request extracted as a result of matching.

Claim 23 (New): A computer readable medium storing computer program instructions which when executed by a computer programmed with the instructions, causes the computer to perform the following steps:

receive a plurality of potential borrowing requests each including a desired borrowing amount and a maximum allowable interest;

registering the potential borrowing requests;

receiving a plurality of potential lending offers each including a desired lending amount and a desired interest;

registering the plurality of potential lending offers;

extracting potential lending offers for which the desired interest is not more than the maximum allowable interest from the plurality of potential lending offers; and

selecting a set of successful bids in ascending order of the desired interest from the extracted potential lending offers until the desired borrowing amount of each of the plurality of potential borrowing requests is satisfied.